Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of _ILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

### **Official Form 101**

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	It 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your	Marlene	
	government-issued picture	First name	First name
	identification (for example, your driver's license or	Elaine	
	passport).	Middle name	Middle name
	Bring your picture	Burton	
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8	First name	First name
	years		
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Wildle Harrie	wildle harre
		Last name	Last name
3.	Only the last 4 digits of		
J.	your Social Security	XXX - XX - <u>5861</u>	XXX - XX
	number or federal Individual Taxpayer	OR	OR
	Identification number		
		9xx - xx	9xx - xx

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Document Burton Marlene Elaine Debtor 1 Case Number (if known) \_

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
Business name  Business name  EIN  EIN	I have not used any business names or EINs.  Business name  Business name  EIN  EIN		
4955 W. Washington Blvd Number Street	If Debtor 2 lives at a different address:  Number Street		
Chicago IL 60644  City State ZIP Code  COOK  County  If your mailing address is different from the one above, fill it in here. Note that the court will send	City State ZIP Code  County  If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court		
Number Street  P.O. Box  City State ZIP Code	will send any notices this mailing address.    Number   Street		
Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408		
	Business name  Business name  EIN  4955 W. Washington Blvd  Number Street  Unit 3  Chicago IL 60644  City State ZIP Code  COOK  County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street  P.O. Box  City State ZIP Code  Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  have another reason. Explain.		

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Marlene Elaine Debtor 1 Case Number (if known) Last Name Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals The chapter of the Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No bankruptcy within the <sub>District</sub> None last 8 years? \_\_\_\_\_ When \_\_\_ ☐ Yes. Case Number MM / DD / YYYY District None \_\_ When \_\_\_ \_\_\_ Case Number \_\_\_ MM / DD / YYYY \_\_\_\_\_ When \_\_\_ \_\_\_\_\_ Case Number \_\_\_ MM / DD / YYYY No 10. Are any bankruptcy cases pending or being filed by a spouse who is Yes. not filing this case with \_\_\_\_\_ When \_\_\_\_ Case Number, if known \_\_\_\_\_ you, or by a business MM / DD / YYYY parter, or by affiliate? Relationship to you \_ When \_ Case Number, if known \_\_\_\_ District MM / DD / YYYY 11. Do you rent your ☐ No. Go to line 12 residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12.

this bankruptcy petition.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

Entered 03/31/16 16:42:51 Desc Main Case 16-11212 Doc 1 Filed 03/31/16 Document Page 4 of 63 Marlene Elaine Case Number (if known) \_ Debtor 1 Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. Go to Part 4. of any full- or part-time Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnerhsip, or Street Number LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition. City Zip Code Check the appropriate box to describe your business: ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A)) ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) ■ None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent Chapter 11 of the balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these **Bankruptcy Code and** documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. For a definition of small business debtor, see No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention No. 14. Do you own or have any property that poses or is Yes alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own

perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

What is the hazard?				
If immediate attention is	needed, why	is it needed?		
Where is the property?	Number	Street		
	City		 State	ZIP Code

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Debtor 1

Marlene Elaine Document

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Case Number (if known)

Part 5:

**Explain Your Efforts to R** 

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

ceive a Briefing About Credit Counseling	
About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling	I certify that I asked for credit counseling
services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making

rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

duty in a military combat zone. If you believe you are not required to receive a briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

Active duty. I am currently on active military

Disability.

rational decisions about finances.

My physical disability causes me

to be unable to participate in a

briefing in person, by phone, or

through the internet, even after I

reasonably tried to do so.

Debtor 1 Marlene Elaine

Document

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	riist Name	Middle Name Last Name				
Pai	Answer These Questions	for Reporting Purposes				
16.	What kind of debts do you have?	as incurred by an individual primarily for a personal, family, or nousenoid purpose.				
		No. Go to line 16c. Yes. Go to line 17.				
		16c. State the type of debts you o	owe that are not consumer debts or business	debts.		
17.	Are you filing under Chapter 7?	No. I am not filing under C	hapter 7. Go to line 18.			
	Do you estimate that after any exempt property is		ter 7. Do you estimate that after any exempt pes are paid that funds will be available to distri	· · · · · · · ·		
	excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. □Yes.				
18.	How many creditors do	1-49	1,000-5,000	25,001-50,000		
	you estimate that you	□ 50-99	<b>5</b> ,001-10,000	<b>5</b> 0,001-100,000		
	owe?	<b>1</b> 00-199	<b>1</b> 0,001-25,000	☐ More than 100,000		
		200-999				
19.	How much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your assets to	<b>\$50,001-\$100,000</b>	☐ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion		
	be worth?	<b>\$100,001-\$500,000</b>	□ \$50,000,001-\$100 million	□\$10,000,000,001-\$50 billion		
		☐ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐More than \$50 billion		
20.	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your liabilities	<b>\$50,001-\$100,000</b>	☐ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion		
	to be?	<b>\$100,001-\$500,000</b>	☐ \$50,000,001-\$100 million	□ \$10,000,000,001-\$50 billion		
		☐ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion		
Pai	rt 7: Sign Below					
For	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	ormation provided is true and		
			oter 7, I am aware that I may proceed, if eligib inderstand the relief available under each cha			
			did not pay or agree to pay someone who is d read the notice required by 11 U.S.C. § 342	·		
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.						
		orgination of Dobitor 1	Oigne	2.0.0		
		Executed on03/22/2016	6 Exec	uted on		
		MM / DD		MM / DD / VVVV		

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Debtor 1	Marlene	Elaine	Burton	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Jason Kyle Nielson	Date	Date: 03/29/2016	
Signature of Attorney for Debtor	Date	MM / DD / YY	YY
Jason Kyle Nielson			
Printed name			_
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
			_
Chicago	IL	60603	_
Chicago	ILState	60603 ZIP Code	_
	State		 eracilaw.com
Chicago	State	ZIP Code	 eracilaw.com

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Fill in this in	formation to identi	ify your case:	
Debtor 1	Marlene	Elaine	Burton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	LLINOIS (State)
Case Number (If known)			

## Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)     1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 2,995
1c. Copy line 63, Total of all property on Schedule A/B	\$ 2,995
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
<ol> <li>Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)</li> <li>Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li> </ol>	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$31,195
Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$1,864.94
Schedule J: Your Expenses (Official Form 106J)     Copy your monthly expenses from line 22c of Schedule J	\$1,823.00

Marlene Elaine Burton Case Number (if known) \_

Page 9 of 63 Document First Name Middle Name Last Name <u>AssetsAmount</u> **EntriesDescription LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 2,159.02 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim
From Part 4 of Schedule E/F, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$_ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00
9d. Student loans. (Copy line 6f.)	\$_0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$_0.00

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Fill in this in	formation to ide	ntify your case and this fili	ing:	0 of 63		
Debtor 1	Marlene	Elaine	Burton			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distri	ct of <u>ILLINOIS</u>			
Case Number			(State)		[	Check if this is an
(If known)						amended filing
Official F	<u>orm 106A</u>	<u>/B</u>				
Schedul	e A/B: Pr	operty				12/15
esponsible for ages, write you on the second of the second	supplying corre ur name and cas  Describe Each Re un or have any le  Describe	ct information. If more spa e number (if known). Ansv sidence, Building, Land, or C gal or equitable interest in	ice is needed, attach a separa wer every question. Other Real Esate You Own or Ha I any residence, building, land	l, or similar property?		
	-	-	our entries fro Part 1, includir		>	\$0.00
Part 2:	Describe Your Vel	nicles				
you own that so  O3. Cars, vans  No.  Yes.  N  A  C  O4. Watercraft  Examples:  No.  Yes.	Describe  Describe  Describe  Make:  Model:  Year:  Approximate Milea  Other information:  t, aircraft, motor  Boats, trailers, motor  Describe	es. If you lease a vehicle, a s, sport utility vehicles, most, sport utility vehicles, sport uti	Iso report it on Schedule G: Ex	ly s and another unity property (see icles, and accessories accessories	Do not deduct secured the amount of any secu	claims or exemptions. Put red claims on Schedule D: aims Secured by Property  Current value of the portion you own?  00 \$ 1,200.00
				>		\$ 1,200.00
Part 3:	Describe Your Per	sonal and Household Items				
Do you own o	r have any legal	or equitable interest in any	of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions
Examples:		ilshings urniture, linens, china, kitchenw	/are			
Yes.	Describe	Furniture, linens, small appliar	nces, table & chairs, bedroom set		\$1,000	\$ 1,000.00

Official Form 106A/B Record # 703897 Schedule A/B: Property Page 1 of 6

Doc 1 Marlene Debtor 1

Filed 03/31/16 Entered 03/31/16 16:42:51 Desc Main Page 11 of 3 umber (if known) Case 16-11212 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... TV, dvd/bluray player, music collection, cell phone \$500 500.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Describe..... Yes. 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Describe..... Everyday clothes, shoes, accessories \$200 200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Everyday jewelry, costume jewelry \$50 50.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list Describe..... 0.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,750.00 for Part 3. Write that number here ----**Describe Your Financial Assets** Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims

16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition or exemptions

No.

Yes. Describe.....

0.00

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Middle Name

Desc Main

17.	Deposits of	f money					
	Examples: 0	Checking, savings,	, or other financial accounts; cert	tificates of deposit; shares in credit u	nions, brokerage houses,		
	and other si	imilar institutions. I	f you have multiple accounts wit	th the same institution, list each.			
	No.						
	Yes.	Describe	Account Type:	Institution name:			
			Checking Account	PNC		\$	0.00
			-			,	 5.00
12	Ronde mu	tual funde orn	uhlicly traded etocke			Į <del>4</del>	<u> </u>
10.		-	ublicly traded stocks	rms money market accounts			
		Dona lunds, invest	ment accounts with brokerage fi	ims, money market accounts			
	No.						
	Yes.	Describe	Institution or issuer name:				
						\$	<u>0.0</u> 0
19.	Non-public	ly traded stock	and interests in incorporat	ed and unincorporated busine	sses, including an interest in		
	No.						
	Yes.	Describe	Name of Entity and Percent	t of Ownership:			
	ш.		,	•		\$	0.00
20.	Governmen	nt and corporate	e bonds and other negotiah	ole and non-negotiable instrum	ents	¥	
_0.		=	<del>-</del>	ecks, promissory notes, and money o			
	•		•	comeone by signing or delivering ther			
	No.			2 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -			
	<b>=</b>	Describe-	leaver name:				
	Yes.	Describe	Issuer name:			•	0.00
•	<b>5</b>					\$	<u>0.0</u> 0
21.		or pension acc			Control of the Contro		
		interests in IRA, Ef	KISA, Keogh, 401(k), 403(b), thr	ift savings accounts, or other pension	n or profit-sharing plans		
	No.						
	Yes.	Describe	Type of account and Institut	tion name:			
						\$	0.00
22.	Security de	eposits and prep	payments				
	Your share	of all unused depo	osits you have made so that you	may continue service or use from a	company		
	Examples: /	Agreements with la	andlords, prepaid rent, public util	ities (electric, gas, water), telecommi	unications		
	No.						
	Yes.	Describe	Institution name or individua	al:			
	ш					\$	0.00
23.	Annuities (	A contract for a	periodic payment of mone	ey to you, either for life or for a	number of years)	¥	
_5.	·	501111401 101 4	. political paymont of mone	., , oa, o.a.o. for me or for a			
	No.		Indicate and the second				
	Yes.	Describe	Issuer name and description	n:			
						\$	<u>0.0</u> 0
24.				ified ABLE program, or under a	a qualified state tuition program.		
	26 U.S.C. §	§ 530(b)(1), 529A(	(b), and 529(b)(1).				
	No.						
	Yes.	Describe	Institution name and descrip	ption. Separately file the records	of any interests.11 U.S.C. § 521(c):		
						\$	0.00
25.	Trusts, equ	itable or future	interests in property (other	r than anything listed in line 1)	, and rights or powers		
-	No.			, ,	· ·		
	<b>=</b>	Describe-				ı	
	Yes.	Describe				_	
•						\$	<u>0.0</u> 0
26.			marks, trade secrets, and o				
	Examples: I	Internet domain na	imes, websites, proceeds from ro	oyalties and licensing agreements			
	No.						
	Yes.	Describe					
						\$	0.00
27.	Licenses, f	ranchises, and	other general intangibles				
			= =	ssociation holdings, liquor licenses, p	professional licenses		
	No.	= - ,	•				
	<b>=</b>	Describe				I	
	Yes.	Describe				•	0.00
						5	v.vu

Marlene Case 16-11212 Debtor 1

Doc 1

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Document

Last Name

Middle Name

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Мог	ney or prope	rty owed to yo	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refunds	owed to you		
	No.	D		
	Yes.	Describe		\$0.00
29.	Examples: P		um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	Yes.	Describe		\$ 0.00
30.	Other amou	ınts someone d	wes you	φ <u> </u>
			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else	
	Yes.	Describe		\$ 0.00
31.	Interest in i	nsurance polic	ies	\$ <u>0.0</u> 0
	Examples: H	•	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance  Company Name & Beneficiary:	
	Yes.	Describe	Company Name & Beneficiary:	
		4 !	at to due you from a superior who has died	\$ <u>0.0</u> 0
32.	If you are the		at is due you from someone who has died living trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	
	=	Describe		
22	Claima agai	ingt third nartic	a whether or net you have filed a lawouit or made a demand for novement	\$0.00
33.	_	-	is, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	
	Yes.	Describe		\$ 0.00
34.	Other continuous	ngent and unli	quidated claims of every nature, including counterclaims of the debtor and rights	<u> </u>
	Yes.	Describe		\$ 0.00
35.	Any financi	al assets you d	id not already list	\$ <u> </u>
	Yes.	Describe		\$0.00
	<b>A</b> al al 41 al -11		form the form Double including the second se	·
			of your entries from Part 4, including any entries for pages you have attached er here	\$0.00
P	art 5: De	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	Do you own	or have any le	gal or equitable interest in any business-related property?	
	No.			
				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts re	eceivable or co	mmissions you already earned	
	Yes.	Describe		
				\$0.00

Marlene Case 16-11212 Doc 1 Desc Main

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39.	. Office equipment, furnishings, and supplies	
	Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  No.	
	Yes. Describe	\$ 0.00
40.	. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	
	No.  Yes. Describe	
	Tes. Describe	\$0.00
41.	. Inventory	
	No.  Yes. Describe	
		\$0.00
42.	No. Name of Entity and Percent of Ownership:	
	Yes. Describe	
12	. Customer lists, mailing lists, or other compilations	\$0.00
43.	No.	
	Yes. Describe	
44.	. Any business-related property you did not already list	\$ <u>0.0</u> 0
	No.	
	Yes. Describe	\$ 0.00
		\$0.0
	Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	\$ 0.00
	for Part 5. Write that number here>	\$ 0.00
	Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
	If you own or have an interest in farmland, list it in Part 1.  Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
	If you own or have an interest in farmland, list it in Part 1.	
	If you own or have an interest in farmland, list it in Part 1.  Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	\$ 0.00
46.	If you own or have an interest in farmland, list it in Part 1.  Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.	\$0.00
46.	If you own or have an interest in farmland, list it in Part 1.  Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  Farm animals  Examples: Livestock, poultry, farm-raised fish	\$ <u>0.0</u> 0
46.	If you own or have an interest in farmland, list it in Part 1.  Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  Farm animals	\$0.00
46.	If you own or have an interest in farmland, list it in Part 1.  Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe	\$\$\$\$
46.	If you own or have an interest in farmland, list it in Part 1.  Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  Farm animals  Examples: Livestock, poultry, farm-raised fish  No.	<u>,                                    </u>
46.	If you own or have an interest in farmland, list it in Part 1.  Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  Crops—either growing or harvested	\$ <u>0.0</u> 0
46. 47.	If you own or have an interest in farmland, list it in Part 1.  Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  Crops—either growing or harvested  No.  Yes. Describe	<u>,                                    </u>
46. 47.	If you own or have an interest in farmland, list it in Part 1.  Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  Crops—either growing or harvested  No.	\$ <u>0.0</u> 0
46. 47.	If you own or have an interest in farmland, list it in Part 1.  Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  Crops—either growing or harvested  No.  Yes. Describe  Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	\$\$ \$0.00
46. 47. 48.	If you own or have an interest in farmland, list it in Part 1.  Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  Crops—either growing or harvested  No.  Yes. Describe  Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.	\$ <u>0.0</u> 0
46. 47. 48.	If you own or have an interest in farmland, list it in Part 1.  Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  Crops—either growing or harvested  No.  Yes. Describe  Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.  Yes. Describe  Farm and fishing supplies, chemicals, and feed  No.	\$\$ \$0.00
46. 47. 48.	If you own or have an interest in farmland, list it in Part 1.  Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  Crops—either growing or harvested  No.  Yes. Describe  Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.  Yes. Describe  Farm and fishing supplies, chemicals, and feed	\$\$ \$0.00
46. 47. 48.	If you own or have an interest in farmland, list it in Part 1.  Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  Crops—either growing or harvested  No.  Yes. Describe  Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.  Yes. Describe  Farm and fishing supplies, chemicals, and feed  No.	\$\$ \$0.00 \$0
46. 47. 48.	If you own or have an interest in farmland, list it in Part 1.  Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  Crops—either growing or harvested  No.  Yes. Describe  Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.  Yes. Describe  Farm and fishing supplies, chemicals, and feed  No.  Yes. Describe  Any farm- and commercial fishing-related property you did not already list  No.	\$\$ \$0.00 \$0
46. 47. 48.	If you own or have an interest in farmland, list it in Part 1.  Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No. Yes. Describe  Farm animals  Examples: Livestock, poultry, farm-raised fish No. Yes. Describe  Crops—either growing or harvested  No. Yes. Describe  Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No. Yes. Describe  Farm and fishing supplies, chemicals, and feed  No. Yes. Describe  Farm and fishing supplies, chemicals, and feed  No. Yes. Describe  Any farm- and commercial fishing-related property you did not already list	\$\$ \$0.00 \$0
46. 47. 48. 49.	If you own or have an interest in farmland, list it in Part 1.  Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  Crops—either growing or harvested  No.  Yes. Describe  Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.  Yes. Describe  Farm and fishing supplies, chemicals, and feed  No.  Yes. Describe  Any farm- and commercial fishing-related property you did not already list  No.  Yes. Describe	\$\$ \$0.00 \$\$
46. 47. 48. 49. 50.	If you own or have an interest in farmland, list it in Part 1.  Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  Crops—either growing or harvested  No.  Yes. Describe  Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.  Yes. Describe  Farm and fishing supplies, chemicals, and feed  No.  Yes. Describe  Any farm- and commercial fishing-related property you did not already list  No.	\$\$ \$0.00 \$\$

Case 16-11212 Marlene

Doc 1

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Desc Main

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Yes. Describe..... 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$1,200.00 56. Part 2: Total vehicles, line 5 \$ 1,750.00 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 \$ 0.00 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00 \$ 2,950.00 62. Total personal property. Add lines 56 through 61. ..... \$ 2,950.00 63. Toal of all property on Schedule A/B. Add line 55 + line 62 \$2,950.00

Official Form 106A/B Record # 703897 Page 6 of 6 Schedule A/B: Property

Fill in this in	nformation to identify		100Umon <del>t</del>
Debtor 1	Marlene	Elaine	Burton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
		NORTHERN BLACK	
United States	Bankruptcy Court for th	e : <u>NORTHERN</u> District of _	
Case Number	r		(State)
(If known)			_

## Official Form 106C

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Check ming state and federal nonbankrupt					
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)				
For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.			
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption		
		Copy the value from Schedule A/B	Check only one box for each exemption			
Brief description:	2000 Oldsmobile Intrigue with over 140,000 miles.	\$ <u>1,200</u>	<b>\$</b> 2,400	735 ILCS 5/12-1001(c) - \$2,400.00		
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit			
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,000	<b></b> \$	735 ILCS 5/12-1001(b) - \$1,000.00		
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit			
Brief description:	TV, dvd/bluray player, music collection, cell phone	\$_ 500	\$	735 ILCS 5/12-1001(b) - \$500.00		
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit			
Brief description:	Everyday clothes, shoes, accessories	\$_200	<b></b>	735 ILCS 5/12-1001(a),(e) - \$200.00		
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit			
Official Form 106C Record # 703897 Schedule C: The Property You Claim as Exempt Page 1 of 2						

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	Part 2	ional Page			
	Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check only one box for each exemption	
	Brief description:	Everyday jewelry, costume jewelry	\$_50	<b>\$</b>	735 ILCS 5/12-1001(b) - \$50.00
	Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Checking Account, PNC, 45.00	\$ <u>45</u>	<b></b> \$	735 ILCS 5/12-1001(b) - \$45.00
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
3.	Are you claimin	g a homestead exemption of more	than \$155,675?		
	No.	stment on 4/01/16 and every 3 years			
С	Official Form 106C	Record # 703897	Schedule C: T	he Property You Claim as Exempt	Page 2 of 2

				Filad 02/21/16	Entered		16:42:51	Desc Main	
FIII	i in this in	formation to identi	ty your case:		8 0	of 63			
De	ebtor 1	Marlene	Elaine	Burton					
		First Name	Middle Name	Last Name					
De	ebtor 2								
(Sp	oouse, if filing)	First Name	Middle Name	Last Name					
Ur	nited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _						
Ca	ase Number			(State)				Check if this	s is an
ı	known)			_				amended fill	ing
Offi	icial F	orm 106D							
			o Who Hove Claim	as Cooured by	Dronoutre				12/15
			s Who Have Claim			noncible for au	nalving correct		
inforn	nation. If n	nore space is need	led, copy the Additional Page and case number (if known).	, fill it out, number the e				у	
1. <b>D</b>	o any cre	ditors have claims	secured by your property?						
	No. Ch	eck this box and su	bmit this form to the court with	your other schedules. Y	ou have nothing	else to report on	this form.		
Ē	_	I in all of the inform		•	· ·	,			
_	- 103.11		ation below.						
Pa	rt 1:	ist All Secured Clai	ms						
	. : - 4 - 11					С	olumn A	Column A	Column C
			reditor has more than one sec ne creditor has a particular cla				mount of claim	Value of collateral that supports this	Unsecured portion
			claims in alphabetical order ac				o not deduct the slue of collateral	claim	If any

			Eilad 02/21/16	Entered 03/31/16 16:42:51	Desc Main	
Fill in thi	s information to identify you	ir case:		9 of 63		
Debtor 1	Marlene	Elaine	Burton			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if fili	ing) First Name	Middle Name	Last Name			
United Sta	ates Bankruptcy Court for the :	NORTHERN District	of <u>ILLINOIS</u> (State)		_	
Case Nur	nber		(State)		Check if the	his is an
(If known)					amended	filing
<u>Official</u>	Form 106E/F					
Schedu	le E/F: Creditors	Who Have U	nsecured Claims	•		12/15
ist the othe	er party to any executory cor ty (Official Form 106A/B) and th partially secured claims th	ntracts or unexpired d on Schedule G: Ex hat are listed in Sch it, number the entric name and case numl	l leases that could result in recutory Contracts and Une edule D: Creditors Who Ha es in the boxes on the left. A	is and Part 2 for creditors with NONPRIORITY of a claim. Also list executory contracts on Schere expired Leases (Official Form 106G). Do not ind ve Claims Secured by Property. If more space Attach the Continuation Page to this page. On t	<i>dule</i> clude any is	
	creditors have priority unse	cured claims agains	et vou?			
_ `		cureu ciaims agams	it you :			
_	Go to Part 2.					
∐ Yes		laims If a creditor ha	as more than one priority uns	secured claim, list the creditor separately for each	n claim For	
each cla nonprio unsecu	aim listed, identify what type or rity amounts. As much as pos red claims, fill out the Continu	of claim it is. If a clain ssible, list the claims ation Page of Part 1.	n has both priority and nonpr in alphabetical order accordi . If more than one creditor ho	riority amounts, list that claim here and show both ing to the creditor's name. If you have more than olds a particular claim, list the other creditors in P	h priority and two priority	
(For an	explanation of each type of cl	laim, see the instruct	ions for this form in the instr	uction booklet.)  Total claim	Priority	Nonpriority
	_				amount	amount
Part 2:	List All of Your NONPRIOR	ITY Unsecured Claim	s			
3. Do any	creditors have nonpriority u	nsecured claims ag	ainst you?			
☐ No.	You have nothing to report in	n this part. Submit th	nis form to the court with you	r other schedules.		
Yes						
nonprio included	rity unsecured claim, list the c	creditor separately for reditor holds a partic	r each claim. For each claim	or who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not list litors in Part 3.If you have more than three nonpri	claims already	
claims f	ill out the Continuation Page	of Part 2.				Total claim
4.1 Ame	erimark Premier	Las	st 4 digits of account number	NULL		\$ <u>539.00</u>
	tor's Name 5 S 21St St	Wh	en was the debt incurred?	2012-2012		
Numi			on was the assembarrou.	<del></del>		
		As	of the date you file, the claim	is: Check all that apply.		
			Contingent			
Clin		52732 Zip Code	Unliquidated			
	wes the debt? Check one.	Zip Code	Disputed			
	otor 1 only					
	otor 2 only	r i	e of NONPRIORITY unsecure	ed claim:		
=	otor 1 and Debtor 2 only	=	Student loans Obligations arising out of a sone	aration agreement or diverse		
=	east one of the debtors and anoth	<del>_</del>	Obligations arising out of a sepa that you did not report as priority			
	eck if this claim relates to a mmunity debt	_	Debts to pension or profit-sharin			
Is the	claim subject to offest?		. ,			
No			Other. Specify Credit Card	or Credit Use		
Yes	8					

	Cas	se 16-11212	Doc 1		Entered 03/31/16 16:42:5	51 Desc Main
Debtor 1	Marlene	Elaine		<b>ը</b> զբμment	Page 20 of 63	
	First Name	Middle Name		Last Name		

reli	74 Tour NONPRIORITT Offsecureu Claims - C	John Made Communication Commun		
After lis	sting any entries on this page, number them b	peginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.2	Ameristar EAST Chicago	Last 4 digits of account number	6486	<b>\$</b> 320.00
	Creditor's Name	_		
	53 Perimeter Ctr E Ste 4	When was the debt incurred?	2010-2013	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Atlanta GA 30346	Unliquidated		
	City State Zip Code	Disputed		
	Vho owes the debt? Check one.			
	Debtor 1 only	- (110117107171		
Ļ	Debtor 2 only	Type of NONPRIORITY unsecured o	claim:	
Ļ	Debtor 1 and Debtor 2 only	☐ Student loans		
Ļ	At least one of the debtors and another	Obligations arising out of a separati	-	
L	Check if this claim relates to a	that you did not report as priority cla		
le	community debt s the claim subject to offest?	Debts to pension or profit-sharing p	lans, and other similar debts	
18	No	NSE Charles		
Ī	Yes	Other. Specify NSF Checks		
4.3	Andy Roman	Last 4 digits of account number	2776	<b>\$</b> 1,240.00
1.0	Creditor's Name		<del></del>	
	2642 W. Division	When was the debt incurred?		
	Number Street			
	2fl	As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Chicago IL 60622	Unliquidated		
	City State Zip Code	Disputed		
V	Vho owes the debt? Check one.	Disputed		
Ļ	Debtor 1 only			
Ļ	Debtor 2 only	Type of NONPRIORITY unsecured o	claim:	
Ļ	Debtor 1 and Debtor 2 only	Student loans		
L	At least one of the debtors and another	Obligations arising out of a separati	-	
	Check if this claim relates to a	that you did not report as priority cla		
l.	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
18	s the claim subject to offest?	- Haveing/Dante	1//	
Ī	Yes	Other. SpecifyHousing/Renta	//Lease	
4.4	AT T	Last 4 digits of account number	6541	\$ 270.00
4.4	Creditor's Name		<del></del>	•
	2703 N Highway 75	When was the debt incurred?	2010-2010	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	onook all alat apply.	
	Sherman TX 75090	Unliquidated		
	City State Zip Code	- 별 ·		
v	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
<u>L</u>	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	-	
	Check if this claim relates to a	that you did not report as priority cla		
_	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
ls	s the claim subject to offest?	_		
	■No ¬	Other. Specify Collecting for C	Creditor	
	Yes			

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Your NONPRIORITY Unsecured Claims - Continuation Page

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	Bank of America	Last 4 digits of account number	<b>\$</b> 450.00
	Creditor's Name		
	PO Box 15168	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilmington DE 19850	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	= '	Time of NONDRIORITY in account alaim.	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:  Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-straining plants, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Caron Opening	
4.6	Barnes Auto Group	Last 4 digits of account number	<b>\$</b> 3,786.93
	Creditor's Name		
	C/o Jerry Salzberg	When was the debt incurred?	
	Number Street		
	PO Box 5718	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Elgin IL 60121	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	2000 to portation of profit shalling plants, and out-of shining debte	
	No	Other. Specify Credit Extended to Debtor(S)	
	Yes		
4.7	Chase Bank	Last 4 digits of account number	\$ <u>400.00</u>
	Creditor's Name		
	PO Box 15298	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilmington DE 19850	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	<del>-</del>	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	— Committee of the comm	
	No	Other. Specify Overdraft Account	
	Yes	. ,	

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Pa	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page							
After I	isting any entries on this page, number them b	beginning with 4.4, followed by 4.5, and so forth.	Total Claim					
4.8	Chase Bank	Last 4 digits of account number	\$ <u>585.00</u>					
	Creditor's Name							
	PO Box 15298	When was the debt incurred?						
	Number Street							
		As of the date you file, the claim is: Check all that apply.						
	Wilmington DF 10950	Contingent						
	Wilmington DE 19850 City State Zip Code	Unliquidated						
,	Who owes the debt? Check one.	Disputed						
	Debtor 1 only							
	Debtor 2 only	Type of NONPRIORITY unsecured claim:						
	Debtor 1 and Debtor 2 only	Student loans						
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce						
	Check if this claim relates to a	that you did not report as priority claims						
	community debt	Debts to pension or profit-sharing plans, and other similar debts						
	s the claim subject to offest?	_						
	■ No	Other. Specify Overdraft Account						
4.9	Yes Check N Go	Last 4 digits of account number	<b>\$</b> 500.00					
4.9	Creditor's Name	Last 4 digits of associate number	*					
	800 N Kedzie, #225	When was the debt incurred?						
	Number Street							
		As of the date you file, the claim is: Check all that apply.						
		Contingent						
	Chicago IL 60651	Unliquidated						
,	City State Zip Code  Who owes the debt? Check one.	Disputed						
	Debtor 1 only							
	Debtor 2 only	Type of NONPRIORITY unsecured claim:						
	Debtor 1 and Debtor 2 only	Student loans						
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce						
	Check if this claim relates to a	that you did not report as priority claims						
	community debt	Debts to pension or profit-sharing plans, and other similar debts						
	s the claim subject to offest?							
	No	Other. Specify PayDay Loan						
	Yes CNAC	Last 4 digits of account number 5480	<b>\$</b> 7,830.00					
4.10	Creditor's Name	Last 4 digits of account number 5480	\$ <u>_1,630.00</u>					
	575 Sagamore Parkway South	When was the debt incurred? 2014						
	Number Street							
		As of the date you file, the claim is: Check all that apply.						
		Contingent						
	Lafayette IN 47905	Unliquidated						
Ι.	City State Zip Code	☐ Unliquidated ☐ Disputed						
	Who owes the debt? Check one.							
	Debtor 1 only	Type of NONDBIODITY upgesting alsimi						
	Debtor 2 only  Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:  Student loans						
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce						
		that you did not report as priority claims						
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts						
	s the claim subject to offest?	<u> </u>						
	No	Other. Specify Deficiency, Repo'd/Surr'd Auto						
	Yes	<b>-</b> · · · · · · · · · · · · · · · · · · ·						

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Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.		Total Claim
4.11	Comcast	Last 4 digits of account number 7532		<u>\$ 292.00</u>
	Creditor's Name			
	1327 Hwy 2 W	When was the debt incurred? 2011-20	12	
	Number Street			
		As of the date you file, the claim is: Check all tha	et anniv	
			а арріу.	
	Kalispell MT 59901	Contingent		
	City State Zip Code	Unliquidated		
V	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
l î	Debtor 1 and Debtor 2 only	Student loans		
İ	At least one of the debtors and another	Obligations arising out of a separation agreement	or divorce	
1	Check if this claim relates to a	that you did not report as priority claims		
"	community debt	Debts to pension or profit-sharing plans, and othe	er similar dehts	
l Is	s the claim subject to offest?	Debto to periodic or profit sharing plane, and other	i diffici debio	
	No	Other. Specify Collecting for Creditor		
	Yes	Other, Specify Solicoting for Greatful		
4.12	Dash of Cash	Last 4 digits of account number		\$ 800.00
7.12	Creditor's Name		<del></del>	
	PO BOX 1469	When was the debt incurred?		
	Number Street			
		As after data and file the about to Obert 1999.	4	
		As of the date you file, the claim is: Check all tha	ат арріу.	
	Kahnawake QC J0L1BO	Contingent		
	City State Zip Code	Unliquidated		
V	Who owes the debt? Check one.	Disputed		
[	Debtor 1 only			
ĺ	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
}	Debtor 1 and Debtor 2 only	Student loans		
		Obligations arising out of a separation agreement	or divorce	
	At least one of the debtors and another		of divorce	
[	Check if this claim relates to a	that you did not report as priority claims		
l .	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and othe	er similar debts	
ľ	No	- Dev Developer		
	=	Other. Specify PayDay Loan	<del></del>	
4.40	Yes DR LEONARDS/CAROL WRIG	Last 4 digits of account number NULL		<b>\$</b> 46.00
4.13	Creditor's Name	Last 4 digits of account number NULL	<del></del>	Ψ_10.00
	1515 S 21St St	When was the debt incurred? 2012-201	12	
			<del></del>	
	Number Street			
		As of the date you file, the claim is: Check all tha	at apply.	
	Oliviana IA 50700	Contingent		
	Clinton IA 52732	Unliquidated		
v	City State Zip Code  Who owes the debt? Check one.	Disputed		
li				
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	☐ Student loans		
L	At least one of the debtors and another	Obligations arising out of a separation agreement	or divorce	
	Check if this claim relates to a	that you did not report as priority claims		
-	community debt	Debts to pension or profit-sharing plans, and othe	er similar debts	
!	s the claim subject to offest?			
	No	Other. Specify Credit Card or Credit Use		
	Yes			

Schedule E/F: Creditors Who Have Unsecured Claims

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Debtor 1 Marlene Elaine Document Page 24 of 63

First Name Middle Name Last Name

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

After lis	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so for	th.	Total Claim
4.14	Fingerhut Direct Mrkting	Last 4 digits of account number8065		\$ <u>1,197.00</u>
	Creditor's Name	0044	2024	
	16 Mcleland Rd	When was the debt incurred? 2014	-2014 	
	Number Street			
		As of the date you file, the claim is: Check a	Il that apply.	
		Contingent		
	Saint Cloud MN 56303	Unliquidated		
\ \ \	City State Zip Code	Disputed		
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	/ho owes the debt? Check one.			
	Debtor 1 only	Toward MONDRIODITY		
F	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans	and an division	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreer	nent or divorce	
L	Check if this claim relates to a community debt	that you did not report as priority claims	other similar debte	
Is	the claim subject to offest?	Debts to pension or profit-sharing plans, and	other similar debts	
	No	Other. Specify Unknown Credit Extens	ion	
╚	Yes	Other. Specify Official Extens	<u></u>	
4.15	First Premier BANK	Last 4 digits of account number NULI		<b>\$</b> 300.00
_	Creditor's Name	0000	2040	
	601 S Minnesota Ave	When was the debt incurred?	D-2012	
	Number Street			
		As of the date you file, the claim is: Check a	Il that apply.	
		Contingent		
	Sioux Falls SD 57104	Unliquidated		
14	City State Zip Code  Tho owes the debt? Check one.	Disputed		
,	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	=	Student loans		
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreer	ment or divorce	
	At least one of the debtors and another	that you did not report as priority claims	Helit of divorce	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and	other similar debts	
Is	the claim subject to offest?		outer outlined debto	
	No	Other. Specify Credit Card or Credit Us	se	
	Yes	Calcin Operating	<del></del>	
4.16	First Premier BANK	Last 4 digits of account numberNULI	<u> </u>	<b>\$</b> 513.00
	Creditor's Name	2000	2012	
	601 S Minnesota Ave	When was the debt incurred?	J-2012	
	Number Street			
		As of the date you file, the claim is: Check a	Il that apply.	
	0	Contingent		
	Sioux Falls SD 57104	Unliquidated		
l v	City State Zip Code  /ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreer	nent or divorce	
	=	that you did not report as priority claims		
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and	other similar debts	
Is	the claim subject to offest?	Septe to pension or profit-straining pidits, and	outer cumula debid	
	No	Other. Specify Credit Card or Credit Us	se	
	Yes			

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Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4 47	First Rate Financial	Last 4 digits of account number	<b>\$</b> 1,000.00
4.17	Creditor's Name	Last 4 digits of account number	<u> </u>
	103 W. Division St	When was the debt incurred?	
	Number Street		
		As of the date year file the plains in Chester II that and	
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60610	Contingent	
	City State Zip Code	Unliquidated	
١ ,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt		
	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Por o r Poronal Loon	
	Yes	Other. Specify Personal Loan	
4 40	Four Winds Casino	Last 4 digits of account number	<b>\$</b> 300.00
4.18	Creditor's Name	Last 4 digits of account number	<u> </u>
	11111 Wilson Rd	When was the debt incurred?	
	Number Street		
	Hamber Greek		
		As of the date you file, the claim is: Check all that apply.	
	New Duffele MI 40117	Contingent	
	New Buffalo MI 49117	Unliquidated	
١,	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	<del>_</del>	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	= '	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	<u> </u>	
	No	Other. Specify	
	L_Yes Ginnys	Last 4 digits of account number NULL	<b>\$</b> 217.00
4.19		Last 4 digits of account number NULL	\$ 217.00
	Creditor's Name 1112 7Th Ave	When was the debt incurred? 2010-2013	
		THE Was the dest incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Monroe WI 53566	Unliquidated	
Ι,	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	l Ivos	<del></del>	

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Pa	Your NONPRIORITY Unsecured Claims - C	ontinuation Page	
After	listing any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.20	Green Circle	Last 4 digits of account number	<b>\$_1,000.00</b>
	Creditor's Name		
	Post Office Box 527	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	MT 50507	Contingent	
	Hays MT 59527	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	■ No	Other. Specify PayDay Loan	
4.04	Green Line Loans	Last 4 digits of account number	<b>\$</b> 1,000.00
4.21	Creditor's Name	Last 4 digits of account number	Ψ
	PO Box 507	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Hays MT 59527	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify PayDay Loan	
_	Yes		* 200 00
4.22	Guaranty Bank	Last 4 digits of account number	\$ <u>300.00</u>
	Creditor's Name PO Box 240200	When was the debt incurred?	
	Number Street		
		As of the date you file the claim is. Check all that apply	
		As of the date you file, the claim is: Check all that apply.  Contingent	
	Milwaukee WI 53224	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only	- (10010-1001-17)	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans  Obligations existing out of a constraint parameter diverse.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	2000 to pension or prone-sharing plans, and other similar debis	
	No	Other. Specify Overdraft Account	
	Yes		

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Pa	Your NONPRIORITY Unsecured Claims - C	Continuation Page	
After	listing any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.23	Illinois Lending Corp.	Last 4 digits of account number	\$ <u>900.00</u>
	Creditor's Name		
	2109 S. Wabash Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	01:	Contingent	
	Chicago IL 60616	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	<del>-</del>	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify PayDay Loan	
	Yes		
4.24	Kahuna Payment Solutions	Last 4 digits of account number <u>5684</u>	\$ <u>861.00</u>
	Creditor's Name		
	807 Arcadia Dr., Ste. C	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	DI : 1	Contingent	
	Bloomington IL 61704	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	<del>_</del>	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Extended to Debtor(s)	
	Yes		
4.25	MABT/Contfin	Last 4 digits of account number NULL	\$ <u>0.00</u>
	Creditor's Name	When was the debt incurred? 2008-2012	
	121 Continental Dr Ste 1	When was the debt incurred? 2008-2012	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Newark DE 19713	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

Debtor 1	Marlene	Case 16-11212		Filed 03/31/16 Document	Entered 03/31/16 16:42:51 Page 28 of 63 Case Number (if known)	
	First Name	Middle Na	me	Last Name	· · · · ·	
Part 2	Your	NONPRIORITY Unsecured (	Claims - Continua	ation Page		
After listi	ng any er	tries on this page, numbe	r them beginni	ng with 4.4, followed by 4.	5, and so forth.	
N	ICI				2012	

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.26	MCI	Last 4 digits of account number	2012	<u>\$ 233.00</u>
	Creditor's Name	Miles and the state of the same of O	2009-2012	
	500 Technology Dr Ste 30	When was the debt incurred?	2000 2012	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	Weldon Spring MO 63304	Contingent		
	City State Zip Code	Unliquidated		
v	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
[	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
	community debt	Debts to pension or profit-sharing p	olans, and other similar debts	
IS	s the claim subject to offest?			
	No Yes	Other. Specify Unknown Cred	it Extension	
4.27	MCI	Last 4 digits of account number	0463	\$ 303.00
4.21	Creditor's Name		<del></del>	*
	500 Technology Dr Ste 30	When was the debt incurred?	2013-2014	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
		Contingent	,	
	Weldon Spring MO 63304	Unliquidated		
١.,	City State Zip Code  Vho owes the debt? Check one.	Disputed		
ľ	Debtor 1 only	<b>—</b> .		
	Debtor 2 only	Type of NONPRIORITY unsecured	alaim.	
	Debtor 1 and Debtor 2 only	Student loans	ciaim.	
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	=	that you did not report as priority cla		
-	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
ls ls	the claim subject to offest?			
	No	Other. Specify Unknown Cred	it Extension	
	Yes			
4.28	Montgomery WARD	Last 4 digits of account number	NULL	<u>\$ 191.00</u>
	Creditor's Name 1112 7Th Ave	When was the debt incurred?	2012-2013	
	Number Street	When was the dest incurred:		
	Namber Street			
		As of the date you file, the claim is:	: Check all that apply.	
	Monroe WI 53566	Contingent		
	City State Zip Code	Unliquidated		
<u> </u>	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans		
L	At least one of the debtors and another	Obligations arising out of a separati		
[	Check if this claim relates to a	that you did not report as priority cla		
	community debt s the claim subject to offest?	Debts to pension or profit-sharing p	olans, and other similar debts	
	No	Other. Specify Credit Card or	Credit Use	
	Yes	Other. Specify Credit Card of	Orealt Ose	

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Par	Your NONPRIORITY Unsecured Claims - Co	ntinuation Page	
After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.29	Peoples Gas	Last 4 digits of account number	\$ <u>900.00</u>
	Creditor's Name		
	130 E. Randolph Dr.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60601-6207	Contingent	
	Chicago         IL         60601-6207           City         State         Zip Code	Unliquidated	
v	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ľ	s the claim subject to offest?		
	No Yes	Other. Specify Utility Bills/Cellular Service	
4.30	PLS Financial	Last 4 digits of account number	<b>\$</b> 1,000.00
7.00	Creditor's Name		-
	800 Jorie Blvd, 2nd Floor	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Oak Brook IL 60523	Unliquidated	
١,	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
İ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
İ	Debtor 1 and Debtor 2 only	Student loans	
İ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify PayDay Loan	
4.04	Yes QVC	Last 4 digits of account number	\$ 600.00
4.31	Creditor's Name	Last 4 digits of account number	Ψ <u>σσσ.σσ</u>
	303 Miller St	When was the debt incurred?	
	Number Street		
	Dept. 05	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Strasburg PA 17579	Unliquidated	
١.,	City State Zip Code  Vho owes the debt? Check one.	Disputed	
ľ	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u>!</u>	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

Page 30 of 63 **ը**ջբսment Marlene Elaine Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.32	Spot Loan	Last 4 digits of account number	\$ <u>500.00</u>
	Creditor's Name		
	728 B Ogden Avenue	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Downers Grove IL 60515	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ΙĒ	Debtor 1 and Debtor 2 only	Student loans	
li	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1 7	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify PayDay Loan	
Ī	Yes	Other. Specify	
4.33	Sun Cash	Last 4 digits of account number	<b>\$</b> 500.00
4.00	Creditor's Name		
	598 S. Torrence	When was the debt incurred?	
	Number Street		
		As of the date over the the delay to Olevel all the text	
		As of the date you file, the claim is: Check all that apply.	
	Calumet City IL 60409	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
ΙГ	Debtor 1 only		
lī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l ř	Debtor 1 and Debtor 2 only	Student loans	
H	<b>=</b>	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		
L	Check if this claim relates to a	that you did not report as priority claims	
1	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ľ	No	Par Parul and	
1 7	₹	Other. Specify PayDay Loan	
101	Yes Swiss Colony	Last 4 digits of account number NULL	<b>\$</b> 190.00
4.34	Creditor's Name	Last 4 digits of account number	<u> </u>
	1112 7Th Ave	When was the debt incurred? 2013-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Marine 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Contingent	
	Monroe WI 53566	Unliquidated	
_ v	City State Zip Code  Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

Page 31 of 63 <u> ը</u>գբսment Marlene Elaine Debtor 1

Le <b>X</b> s.l	Tour NONPRIORITI Offsecureu Claims - Co	ontinuation raye	
After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.35	TCF National Bank	Last 4 digits of account number	\$ 500.00
	Creditor's Name		
	PO Box 170995	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Milwaukee WI 53217	Unliquidated	
Ι.	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
l .	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify Overdraft Account	
	US Bank NA	Look Adduster of consumbus	<b>\$</b> 600.00
4.36	Creditor's Name	Last 4 digits of account number	<u> </u>
	PO Box 5229	When was the debt incurred?	
	Number Street		
	Number		
		As of the date you file, the claim is: Check all that apply.	
	Cincinnati OH 45201	Contingent	
	City State Zip Code	Unliquidated	
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Overdraft Account	
	Yes	- Called Speeding	
4.37	White Pine Lending	Last 4 digits of account number	<u>\$ 500.00</u>
	Creditor's Name		
	3051 Sand Lake Road	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Crandon WI 54520	☐ Unliquidated	
١.	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No □	Other. Specify PayDay Loan	
	Yes		

Case 16-11212 Doc 1 Filed 03/31/16 Entered 03/31/16 16:42:51 Desc Main Page 32 of 63 Case Number (if known) **Document** Marlene Elaine Debtor 1 World Financial Network BANK \$ 531.00 3792 4.38 Last 4 digits of account number Creditor's Name 2014-2014 120 Corporate Blvd Ste 1 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 23502 Norfolk Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify <u>Unknown</u> Credit Extension List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Clerk, First Mun Div On which entry in Part 1 or Part 2 list the original creditor? Name 50 W. Washington St., Rm. 1001 Line \_\_1\_\_ of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Chicago IL 60602 Last 4 digits of account number \_\_\_\_ 2776\_\_ City State Zip Code Clerk, First Mun Div On which entry in Part 1 or Part 2 list the original creditor?

Line 2 of (Check one):

Last 4 digits of account number \_\_\_\_ \_\_\_\_

IL 60602

State Zip Code

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

50 W. Washington St., Rm. 1001

Street

Number

Chicago

Official Form 106E/F

City

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Debtor 1 Marlene

Elaine

**Document** 

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Add the Amounts for Each Type of Unsecured Claim

6.	Total the amounts of certain types of unsecured claims.	This information is for statistical reporting purposes only. 28 U.S.C. § 159.
	Add the amounts for each type of unsecured claim.	

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims.  Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims	6f. Student loans	6f.	Total claim  \$0.00
Total claims from Part 2	6f. Student loans  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims  6h. Debts to pension or profit-sharing plans, and other	6g.	\$

		<u>Caso 1</u>	6 11212 Dog	1 Eilad 02/21/	16 Entered 03/31/16 16:42:51 Desc Main
Fill	in this in	formation to ide	entify your case:		4 of 63
De	btor 1	Marlene	Elaine	Burton	
_		First Name	Middle Name	Last Name	
	btor 2 buse, if filing)	First Name	Middle Name	Last Name	
Un	ited States	Bankruptcy Court	for the : <u>NORTHERN</u> D		
	se Number known)			(State)	Check if this is an
		orm 1060	<u> </u>		amended filing
		orm 1060		and Unavaised	12/1
				and Unexpired	ceases  r, both are equally responsible for supplying correct
nform	ation. If m	nore space is ne	eeded, copy the addition me and case number (if	nal page, fill it out, number	the entries, and attach it to this page. On the top of any
1. <b>D</b>	o you hav	e any executory	contracts or unexpired	d leases?	
	_				es. You have nothing else to report on this form.
	Yes. Fill	in all of the info	rmation below even if the	e contracts or leases are list	ed in Schedule A/B: Property (Official Form 106A/B)
2. Lis	st separat	elv each persor	or company with who	n you have the contract or	lease. Then state what each contract or lease is for (for
ex	ample, re	nt, vehicle lease		=	e instruction booklet for more examples of executory contracts and
un	expired le	ases.			
F	Person or	company with v	whom you have the con	tract or lease	State what the contract or lease is for
2.1	Aaron S	ales & Lease O	W		
	Name	bbb Place Blvd N	lw		
	Number	Street	•••		<del></del>
	Kennesa	aw		GA 30144 State Zip Code	<u></u>
2.2	Oity			State Zip Gode	
	Name				<del></del>
	Number	Street			
	0.1			0.1.7.0.1	<u></u>
1	City			State Zip Code	
2.3	N-				<u></u>
	Name				
	Number	Street			
	City			State Zip Code	<u> </u>
24					
2.4	Name				
	Number	Street			
	City			State Zip Code	<del></del>
2.5					
	Name				
	Number	Street			

State Zip Code

City

Official Form 106G

Fill in this information to identify your case:				
Debtor 1	Marlene	Elaine	Burton	
	First Name	Middle Name	Last Name	
Debtor 2	-			
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)	
Case Number			(State)	
(If known)				

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	nny Additional Pages, write your name and case number (if known). Answer every question.							
1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)								
	No.							
	Yes							
	Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)							
	No. Go to line 3.							
Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?								
		community state or territory did you live?	Fill in	. Fill in the name and current address of that person.				
	Name of your spous	e, former spouse or legal equivalent						
	Number Stree	t						
	City	State	Zip Code					
3 In	-	your codebtors. Do not include your spouse a	•	nouse is filing with you. List the person				
shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.  **Column 1: Your codebtor**  **Column 2: The creditor to whom you owe the debt Check all schedules that apply:								
3.1				Schedule D, line				
	Name			Schedule E/F, line				
	Number Street			Schedule G, line				
	City	State	Zip Code					
3.2				Schedule D, line				
	Name			Schedule E/F, line				
	Number Street			Schedule G, line				
	City	State	Zip Code	_				
3.3	-			Schedule D, line				
	Name			Schedule E/F, line				
	Number Street			Schedule G, line				
	City	State	Zip Code					

Official Form 106H Record # 703897 Schedule H: Your Codebtors Page 1 of 1

			Document	<u>Page 36</u> of 63
Fill in this in	nformation to identi	fy your case:		
Debtor 1	Marlene	Elaine	Burton	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for t	the : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS	
Case Number	r			Check if this is:
(If known)				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following date:
Official F	orm 106I			MM / DD / YYYY
				ווווווו / טט / וווווווווווווווווווווווו
Schedul	e I: Your I	ncome		

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment							
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse			
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	X Employed  Not employed		Employed  Not employed		
	Include part-time, seasonal, or self-employed work.	Occupation	Personal Assistant  Chicago Commons					
	Occupation may Include student or homemaker, if it applies.	Employers name						
		Employers address	515 E. 50th St	5 E. 50th St				
			Chicago, IL 60644	1	,			
		How long employed there?	15 years					
Pa	Part 2: Give Details About Monthly Income							
	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.							
				For Debtor 1	For Debtor 2 or non-filing spouse			
2.	List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.			\$1,759.02	\$0.00			
3.	Estimate and list monthly overtime pay.			\$0.00	\$0.00			
4.	4. Calculate gross income. Add line 2 + line 3.			\$1,759.02	\$0.00			

Official Form 106I Record # 703897 Schedule I: Your Income Page 1 of 2

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Debtor 1

Marlene Elaine Document Burton
First Name Middle Name Last Name

Case Number (if known)

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Сору	y line 4 here	4.	\$1,759.02	\$0.00	
5. <b>L</b>	ist all	payroll deductions:				
	5a. <b>T</b>	Fax, Medicare, and Social Security deductions	5a.	\$237.20	\$0.00	
	5b. <b>N</b>	Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
	5c. <b>V</b>	oluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
	5d. <b>F</b>	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
	5e. <b>I</b>	nsurance	5e.	\$0.00	\$0.00	
	5f. <b>C</b>	Domestic support obligations	5f.	\$0.00	\$0.00	
	5g. <b>L</b>	Jnion dues	5g.	\$56.88	\$0.00	
	5h. <b>C</b>	Other deductions. Specify:	5h.	\$0.00	\$0.00	
6. <b>A</b>	dd the	e payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$294.08	\$0.00	
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,464.94	\$0.00	
8. <b>L</b>	ist all	other income regularly received:	_	_		
	8a.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$0.00	\$0.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
		dependent regularly receive				
		Include alimony, spousal support, child support, maintenance, divorce				
		settlement, and property settlement.				
	8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
	8e.	Social Security	8e. —	\$0.00	\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
		Include cash assistance and the value (if known) of any non-cash				
		assistance that you receive, such as food stamps (benefits under the				
		Supplemental Nutrition Assistance Program) or housing subsidies.				
		Specify:				
	8g.	Pension or retirement income	8g. —	\$0.00	\$0.00	
	8h.	Other monthly income. Specify: Daughter's link,	8h. —	\$400.00	\$0.00	
9.	Add	<b>all other income</b> . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$400.00	\$0.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$1,864.94 +	\$0.00	\$1,864.94
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	ψ 1,00 He 1	ψο.σσ	ψ1,004.04
11.	Incluother Do n	e all other regular contributions to the expenses that you list in Schedul de contributions from an unmarried partner, members of your household, your friends or relatives.  In ot include any amounts already included in lines 2-10 or amounts that are resify:	our dependen not available to	p pay expenses listed in	Schedule J.	11. \$0.00
12.	Add	the amount in the last column of line 10 to the amount in line 11. The re	sult is the com	bined monthly income		
	Write	e that amount on the Summary of Schedules and Statistical Summary of C	ertain Liabilitie	•	applies	12. <b>\$1,864.94</b>
13.	X I	ou expect an increase or decrease within the year after you file this forn No. Yes. Explain:	1?			

Fill in this in	formation to identify y	our case:				
Debtor 1	Marlene	Elaine	Burton	Check if this is:		
	First Name	Middle Name	Last Name	An amende	ŭ	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following d	-petition chapter 13 ate:
United States	Bankruptcy Court for the :	NORTHERN DISTRICT C	OF ILLINOIS			ato.
Case Number				MM / DD / `	YYYY	
				A separate	filing for Debtor	2 because Debtor 2
Official F	<u>orm 106J</u>			maintains a	a separate house	hold.
Schedul	e J: Your Ex	penses				12/14
-				n are equally responsible for supplyi ages, write your name and case nun	_	
Part 1:	escribe Your Household	ı				
	Go to line 2.  Does Debtor 2 live in a  No.	separate household? st file a separate Schedu	le J.			
2. Do you h	nave dependents?	No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not lis Debtor 2	st Debtor 1 and		this information for dent	Daughter	23	No
Do not st	ate the dependents'			g		X Yes
names.				Granddaughter	1	No X Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
expense	expenses include s of people other than and your dependents?	X No Yes				
	stimate Your Ongoing M					
			less you are using this for	rm as a supplement in a Chapter 13 o	case to report	
expenses as o		uptcy is filed. If this is a	supplemental Schedule	J, check the box at the top of the for	m and fill in	
	•	-	nce if you know the value		v	our expenses
						our expenses
	for the ground or lot.	expenses for your resid	ence. Include first mortgaç	ge payments and	4.	\$600.00
	cluded in line 4:					,
4a. Re	al estate taxes				4a.	\$0.00
4b. Pro	operty, homeowner's, or	renter's insurance			4b.	\$0.00
4c. Ho	me maintenance, repair	r, and upkeep expenses			4c.	\$0.00
4d. Ho	meowner's association	or condominium dues			4d.	\$0.00

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Elaine Marlene

Debtor 1

Document Case Number (if known) \_

otor 1	First Name Middle Name Last Name		mber (if known)		
	. Individuals .			Your expens	es
. А	Additional Mortgage payments for your residence, such as home	equity loans	5.		\$0.0
. U	Jtilities:				
6	Sa. Electricity, heat, natural gas		6a.		\$100.0
6	Sb. Water, sewer, garbage collection		6b.		\$0.0
6	Sc. Telephone, cell phone, internet, satellite, and cable service		6c.		\$30.0
6	d. Other. Specify:		6d.	\$	0.0
F	ood and housekeeping supplies		7.		\$500.0
c	Childcare and children's education costs		8.		\$0.0
С	Clothing, laundry, and dry cleaning		9.		\$140.0
). P	Personal care products and services		10.		\$40.0
. N	Medical and dental expenses		11.		\$10.0
. т	Fransportation. Include gas, maintenance, bus or train fare.		12.		\$263.0
D	Do not include car payments.				
. E	Entertainment, clubs, recreation, newspapers, magazines, and b	ooks	13.		\$10.0
. С	Charitable contributions and religious donations		14.		\$0.0
	nsurance. Do not include insurance deducted from your pay or included in line	es 4 or 20.			
1	5a. Life insurance		15a.		\$0.0
1	5b. Health insurance		15b.		\$0.0
1	5c. Vehicle insurance		15c.		\$125.0
1	5d. Other insurance. Specify:		15d.		\$0.0
6. <b>T</b>	Taxes. Do not include taxes deducted from your pay or included in	lines 4 or 20.			
S	Specify:		16.		\$0.0
'. Ir	nstallment or lease payments:				
1	7a. Car payments for Vehicle 1		17a.		\$0.0
1	7b. Car payments for Vehicle 2		17b.		\$0.0
1	7c. Other. Specify:		17c.		\$0.0
1	7d. Other. Specify:		17d.		\$0.0
3. <b>Y</b>	our payments of alimony, maintenance, and support that you d	id not report as deducted			
fı	rom your pay on line 5, <i>Schedule I, Your Income</i> (Official Form	106I).	18.		\$0.0
). <b>C</b>	Other payments you make to support others who do not live with	ı you.			
S	Specify:		19.		\$0.0
). C	Other real property expenses not included in lines 4 or 5 of this t	form or on Schedule I: Your Income.			
2	20a. Mortgages on other property		20a.		\$ 0.0
2	20b. Real estate taxes		20b.	\$	0.0
2	20c. Property, homeowner's, or renter's insurance		20c.	\$	0.0
2	20d. Maintenance, repair, and upkeep expenses		20d.	\$	0.0
2	20e. Homeowner's association or condominium dues		20e.	\$	0.0

Official Form 106J Record # 703897 Schedule J: Your Expenses Page 2 of 3 Case 16-11212 Doc 1 Filed 03/31/16 Entered 03/31/16 16:42:51 Desc Main Document Page 40 of 63 (Case Number (if known))

Debtor	1 <u>Ivia</u>	IIICIIC	Liailic	Duiton	Case Number (if known)		
	First	Name	Middle Name	Last Name			
21.	Other.	Specify: _	Postage/Bank Fees (\$5.00),			21.	\$5.00
22	Your n	nonthly ex	pense: Add lines 4 through 21.			22.	\$1,823.00
	The re	sult is your	monthly expenses.				·
23.	Calcul	ate your m	nonthly net income.				
	23a.	Сору	line 12 (your comibined monthly inc	ome) from Schedule I.		23a.	\$1,864.94
	23b.	Сору	your monthly expenses from line 22	above.		23b. <b>–</b>	\$1,823.00
	23c.	Subtra	act your monthly expenses from you	r monthly income.		23c.	\$41.94
		The re	esult is your monthly net income.				
24	D				on file this forms?		
24.	_	-	n increase or decrease in your exp	-			
			you expect to finish paying for your on to increase or decrease because				
			in to increase or decrease because	or a modification to the terms	or your mortgage:		
	$\mathbf{H}$						
	Y	es. E	Explain Here:				

 Official Form 106J
 Record #
 703897
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to identi	fy your case:	
Debtor 1	Marlene	Elaine	Burton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States  Case Number (If known)		the : <u>NORTHERN</u> District of	(State)
,			

### Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an	n attorney to help you fill out bankruptcy forms?
■ No □ Yes. Name of Person	
	Signature (Official Form 119).
Under penalty of perjury, I declare that I have read th correct.	ne summary and schedules filed with this declaration and that they are true and
/s/ Marlene Elaine Burton Signature of Debtor 1	Signature of Debtor 2
Date 03/22/2016 MM / DD / YYYY	Date

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Fill in this in	formation to identi		0001110111	
Debtor 1	Marlene	Elaine	Burton	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
11-7-10-1-	Dealer de Octobre	NODTHERN BUILD	II.I. INIOIO	
United States	Bankruptcy Court for t	he : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)	
Case Number	r			
(If known)				

### Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case

number (if known). Answer every question.			
Part 1F Give Details About Your Marital Status and W	/here You Lived Before		
01. What is your current marital status?			
Married			
Not married			
Not married			
02 During the last 3 years, have you lived anywhere of	ther than where you live no	ow?	
□ No.			
Yes. List all of the places you lived in the last 3 ye	ars. Do not include where	you live now.	
Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
		Same as Debtor 1	Same as Debtor 1
1015 S Springfield Ave	FROM 01/1999		_
Chicago IL 60624-4026	To 02/2015		
03 Within the last 8 years, did you ever live with a spo property states and territories include Arizona, Call and Wisconsin.)		a community property state or territory? (Community levada, New Mexico, Puerto Rico, Texas, Washington	,
No.			
Yes. Make sure you fill out Schedule H: Your Cod	ebtors (Official Form 106H)		
Part 24 Explain the Sources of Your Income			
Explain the Sources of Tour Income			
Official Form 107 Record # 703897	Statement of Financial Aff	airs for Individuals Filing for Bankruptcy	page 1

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Debtor 1 Marlene Elaine Burton Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$4,397 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$24,582 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$24,000 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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eptor	1 Ivianene	Eldille	Buiton		case Number (If known) _	
	First Name	Middle Name	Last Name			
06	Are either Debtor	1's or Debtor 2's debts primarily c	onsumer debts?			
[	No. Neither D	Debtor 1 nor Debtor 2 has primarily	consumer debts. Co	nsumer debts are defined i	n 11 U.S.C. § 101(8) a	s
	"incurred	by an individual primarily for a perso	nal, family, or housel	nold purpose."		
	During th	e 90 days before you filed for bankru	iptcy, did you pay any	creditor a total of \$6,225*	or more?	
	∐ No. (	Go to line 7.				
	Пус	1 Set bestern a selection of the description		);;		
	<del>-</del>	List below each creditor to whom yo amount you paid that creditor. Do no	•		• •	
		support and alimony. Also, do not in				
		djustment on 4/01/16 and every 3 ye			-	
	,	.,,.,.			<b>,</b>	
	Yes. Debtor	1 or Debtor 2 or both have primarily	y consumer debts.			
	During t	he 90 days before you filed for bankı	ruptcy, did you pay ar	ny creditor a total of \$600 o	r more?	
	П №.	Go to line 7.				
	Yes.	List below each creditor to whom yo	u paid a total of \$600	or more and the total amou	unt you paid that	
	<del></del>	itor. Do not include payments for don	-		•	
		ony. Also, do not include payments to		• •		
			Dates of	Total amount paid	Amount you still d	Was this normant for
			payments	Total amount paid	Amount you still	owe Was this payment for
		CNIA C/MidOE 2007 C Montrodge	Monthly	¢ 4.472	¢ 7.020	☐ Mortgogo
	_	CNAC/Mi105 3227 S Westnedge	Monthly	\$ 1,173	\$ 7,830	Mortgage ■ Car
	<u> </u>	Ave Kalamazoo MI 49008				Credit card
	_					Loan repayment
	_	<del></del>				Suppliers or vendors
						Other
	_					
07 \	Nithin 1 year befo	ore you filed for bankruptcy, did you n	nake a payment on a	debt you owed anyone who	o was an insider?	
	•	our relatives; any general partners; re	, ,		, ,	· ·
	•	nich you are an officer, director, persone ne for a business you operate as a s			•	, , ,
	such as child supp					5
[	☐ No.					
	Yes. List all pa	ayments to an insider.				
			Dates of	Total amount A	mount you still	Reason for this payment
			payment	paid o	we	
	Daughter		2016	\$2,000	\$0	
		<del> </del>				
		<del></del>				

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Deptor	1 Ivianene	Eldille	DUITOII		Case Number (If Kn	own)		
	First Name	Middle Name	Last Name					
a	an insider?	u filed for bankruptcy, did y	you make any payments o	r transfer any property	y on account of a debt	that benefited		
		bis guaranteed or cosigne	tu by all ilisider.					
	No.							
[	Yes. List all paymen	ts to an insider.						
	_		Dates of	Total amount	Amount you still	Reason	for this payment	
			payment	paid	owe		creditor's name	
			paye	Para	oo			
Par	t 4: Identify Legal a	ctions, Repossessions, an	d Foreclosures					
09 \	Nithin 1 year before you	u filed for bankruptcy, were	e you a party in any lawsui	t, court action, or adm	ninistrative proceeding	?		
L	ist all such matters, inc	cluding personal injury cas	es, small claims actions, d	ivorces, collection sui	its, paternity actions, s	upport or custo	dy	
r	modifications, and contr	act disputes.						
ı	□ No.							
ï	Yes. Fill in the detail	lo.						
	res. i ili ili tile detali	15.	N. c	0. 1			00.0	
			Nature of the case	Court	or agency		Status of the case	
	Barnes Auto Group	o VS Marlene Burton	Collection	Cook C	County, IL		Pending	
	CASE NUMBER#1	15M1126960					On appeal	
							Concluded	
							Concidued	
			any of your property repos	ssessed, foreclosed, (	garnished, attached, s	eized, or levied	?	
(	Check all that apply and	I fill in the details below.						
ı	No. Go to line 11							
i	Yes. Fill in the inform	nation below						
	100.1 111 111 1110 1111011	nation bolow.						
			D			D-4-	Value of the manager	
			Describe the propert	у		Date	Value of the property	
	CNAC, 3227 S We	estnedge Ave, 49008	2004 Ford Taurus			March 2016	\$1,150	
			Explain what happer	ned				
			Property was rep					
			_ ` ` `					
			Property was ga					
			Property was att	ached, seized, or levi	ed.			
11 N	Nithin 00 days bafara	you filed for bankruptov	did any creditor, includin	a a bank or financial	inctitution act off an	v amaunta fra	m vour occupto	_
		yment because you owed	-	g a bank or illiancial	montation, set on an	y amounts no	ii your accounts	
	_	,						
	No. Go to line 11							
[	Yes. Fill in the inform	nation below.						
12 <b>V</b>	Vithin 1 year before yo	u filed for bankruptcy, wa	as any of your property ir	the possession of a	n assignee for the be	enefit of credito	rs, a	
С	ourt-appointed receive	er, a custodian, or anothe	er official?					
	No.							
	Yes.							
Pai	List Certain Gift	ts and Contributions						
13 <b>\</b>	Nithin 2 years before y	ou filed for bankruptcy,	did you give any gifts witl	n a total value of mor	re than \$600 per pers	on?		_
	_							
	No.							
	Yes. Fill in the detail	ls for each gift.						
14 <b>\</b>	Within 2 years before y	ou filed for bankruptcy,	did you give any gifts or o	contributions with a t	total value of more th	an \$600 to any	charity?	
	■ No							
	No.							
[	Yes. Fill in the detail	ls for each gift.						

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Document Page 46 of 63 Marlene Elaine Burton Case Number (if known) \_ First Name Middle Name Last Name **List Certain Losses** Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. **List Certain Payments or Transfers** Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No. Yes. Fill in the details **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Payment/Value: Geraci Law L.L.C. \$1,895.00: \$465.00 55 E. Monroe Street #3400 paid prior to filing, Chicago,IL 60603 balance to be paid after case filing. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2016 \$25.00 115 N. Cross St. Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No. Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8:

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Marlene Elaine Burton Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved, closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Nο Yes. Fill in the details. Who else had access to it? Do you still Describe the contents have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? Identify Property You Hold or Control for Someone Else 23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No Yes. Fill in the details. Where is the property? Value Describe the property **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case

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			Ocument	Fage 40 01 03	
Debtor 1	Marlene	Elaine	Burton	Case Number (if known)	
	First Name	Middle Name	Last Name		

	Give Details About Your Business or Connection	s to Any Business
27	Within 4 years before you filed for bankruptcy, did yo	u own a business or have any of the following connections to any business?
	☐ A sole proprietor or self-employed in a trade, p	profession, or other activity, either full-time or part-time
	A member of a limited liability company (LLC)	or limited liability partnership (LLP)
	☐ A partner in a partnership	
	An officer, director, or managing executive of	a corporation
	An owner of at least 5% of the voting or equity	securities of a corporation
	No. None of the above applies. Go to Part 12.	
	Yes. Check all that apply above and fill in the details	s below for each business.
28	Within 2 years before you filed for bankruptcy, did yo institutions, creditors, or other parties.	u give a financial statement to anyone about your business? Include all financial
	No.	
	Yes. Fill in the details.	
	Date issue	d
Pa	art 12: Sign Below	
		Alialis and any attachments, and i declare under behalfy of behalfy that the
i	answers are true and correct. I understand that making in connection with a bankruptcy case can result in fine 18 U.S.C. §§ 152, 1341, 1519, and 3571.	Affairs and any attachments, and I declare under penalty of perjury that the partial property, or obtaining money or property by fraud sup to \$250,000, or imprisonment for up to 20 years, or both.
i	answers are true and correct. I understand that making in connection with a bankruptcy case can result in fine	a false statement, concealing property, or obtaining money or property by fraud
i	answers are true and correct. I understand that making in connection with a bankruptcy case can result in fine 18 U.S.C. §§ 152, 1341, 1519, and 3571.    /s/ Marlene Elaine Burton	a false statement, concealing property, or obtaining money or property by fraud s up to \$250,000, or imprisonment for up to 20 years, or both.
i	answers are true and correct. I understand that making in connection with a bankruptcy case can result in fine 18 U.S.C. §§ 152, 1341, 1519, and 3571.    /s/ Marlene Elaine Burton	a false statement, concealing property, or obtaining money or property by fraud is up to \$250,000, or imprisonment for up to 20 years, or both.  Signature of Debtor 2
i	answers are true and correct. I understand that making in connection with a bankruptcy case can result in fine 18 U.S.C. §§ 152, 1341, 1519, and 3571.    /s/ Marlene Elaine Burton  Signature of Debtor 1	a false statement, concealing property, or obtaining money or property by fraud is up to \$250,000, or imprisonment for up to 20 years, or both.  Signature of Debtor 2
;	answers are true and correct. I understand that making in connection with a bankruptcy case can result in fine 18 U.S.C. §§ 152, 1341, 1519, and 3571.	a false statement, concealing property, or obtaining money or property by fraud is up to \$250,000, or imprisonment for up to 20 years, or both.  Signature of Debtor 2  Date
;	answers are true and correct. I understand that making in connection with a bankruptcy case can result in fine 18 U.S.C. §§ 152, 1341, 1519, and 3571.     /// Marlene Elaine Burton  Signature of Debtor 1  Date 03/22/2016 // MM / DD / YYYYY   Did you attach additional pages to Your Statement of Figure 1.1.	a false statement, concealing property, or obtaining money or property by fraud is up to \$250,000, or imprisonment for up to 20 years, or both.  Signature of Debtor 2  Date
;	answers are true and correct. I understand that making in connection with a bankruptcy case can result in fine 18 U.S.C. §§ 152, 1341, 1519, and 3571.     // Is/ Marlene Elaine Burton Signature of Debtor 1  Date 03/22/2016 MM / DD / YYYYY   Did you attach additional pages to Your Statement of F  No Yes  Did you pay or agree to pay someone who is not an attach some pages and the pages of the page of	a false statement, concealing property, or obtaining money or property by fraud is up to \$250,000, or imprisonment for up to 20 years, or both.  Signature of Debtor 2  Date
;	answers are true and correct. I understand that making in connection with a bankruptcy case can result in fine 18 U.S.C. §§ 152, 1341, 1519, and 3571.    ** /s/ Marlene Elaine Burton  Signature of Debtor 1  Date 03/22/2016	a false statement, concealing property, or obtaining money or property by fraud is up to \$250,000, or imprisonment for up to 20 years, or both.  Signature of Debtor 2  Date

	nformation to identify		ilad 02/21	/16 Entered 03/31/16 16:42:5 9 of 63	1 Desc Main	
Debtor 1	Marlene	Elaine	Burton	<u> </u>		
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
		: <u>NORTHERN DISTRICT OF</u>	ILLINOIS EASTER	<u>RN</u>	_	
<u>DIVISION</u>	District of <u>ILLINOIS</u>		(State)		Check if this is an amended filing	
Official F	orm 108					
Stateme	nt of Intentio	on for Individua	ls Filing L	Jnder Chapter 7		12/
=	_	hapter 7, you must fill out t	his form if:			
	ve claims secured by y					
=		and the lease has not exp			194	
		-	-	tcy petition or by the date set for the meeting of cre	editors,	
				send copies to the creditors and lessors you list.		
-		-	equally respons	sible for supplying correct information.		
	nust sign and date the			and a heat to this form. On the top of any addition		
=	e and accurate as pos				al nance	
vrite vour nam	e and case number (if	-	led, attach a sep	arate sheet to this form. On the top of any addition	al pages,	
	ne and case number (if	known).	led, attach a sep	rarate sneet to this form. On the top of any addition	al pages,	
Part 1:	List Your Creditors Who	known).		re Claims Secured by Property (Official Form 106D)		
Part 1:  1. For any cre information	List Your Creditors Who editors that you listed in below.	ho Have Secured Claims in Part 1 of Schedule D: Cre	editors Who Hav	ve Claims Secured by Property (Official Form 106D)	), fill in the	
Part 1:  1. For any cre information	List Your Creditors Who	ho Have Secured Claims in Part 1 of Schedule D: Cre	editors Who Hav			
Part 1:  1. For any cre information Identify the	List Your Creditors Who editors that you listed in the below.	ho Have Secured Claims in Part 1 of Schedule D: Cre	editors Who Hav	ve Claims Secured by Property (Official Form 106D) do you intend to do with the property that res a debt?	), fill in the  Did you claim the property as exempt on Schedule C?	
Part 1:  1. For any cre information	List Your Creditors Who editors that you listed in the below.	ho Have Secured Claims in Part 1 of Schedule D: Cre	editors Who Hav	do you intend to do with the property that res a debt?  Surrender the property	Did you claim the property as exempt on Schedule C?	
Part 1:  1. For any cre information Identify the Creditor's	List Your Creditors Who editors that you listed in the below.	ho Have Secured Claims in Part 1 of Schedule D: Cre	editors Who Hav	do you intend to do with the property that res a debt?  Surrender the property  Retain the property and redeem it	), fill in the  Did you claim the property as exempt on Schedule C?	
Part 1:  1. For any cre information Identify the Creditor's	List Your Creditors Who editors that you listed in below. creditor and the prop	ho Have Secured Claims in Part 1 of Schedule D: Cre	editors Who Hav	do you intend to do with the property that res a debt?  Surrender the property Retain the property and redeem it Retain the property and enter into a	Did you claim the property as exempt on Schedule C?	
Part 1:  1. For any cre information Identify the Creditor's name:  Description property	List Your Creditors Who diditors that you listed in below. creditor and the prop	ho Have Secured Claims in Part 1 of Schedule D: Cre	editors Who Hav	do you intend to do with the property that res a debt?  Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement.	Did you claim the property as exempt on Schedule C?	
Part 1:  1. For any cre information Identify the Creditor's name:  Description	List Your Creditors Who diditors that you listed in below. creditor and the prop	ho Have Secured Claims in Part 1 of Schedule D: Cre	editors Who Hav	do you intend to do with the property that res a debt?  Surrender the property Retain the property and redeem it Retain the property and enter into a	Did you claim the property as exempt on Schedule C?	
Part 1:  1. For any cre information Identify the Creditor's name:  Description property	List Your Creditors Who diditors that you listed in below. creditor and the prop	ho Have Secured Claims in Part 1 of Schedule D: Cre	editors Who Hav	do you intend to do with the property that res a debt?  Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement.	Did you claim the property as exempt on Schedule C?	
Pert 1:  1. For any cre information Identify the Creditor's name:  Description property securing of	List Your Creditors Who ditors that you listed in below. creditor and the prop	ho Have Secured Claims in Part 1 of Schedule D: Cre	editors Who Hav	do you intend to do with the property that res a debt?  Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement.  Retain the property and [explain]:	Did you claim the property as exempt on Schedule C? No Yes	
Part 1:  1. For any cre information Identify the Creditor's name:  Description property	List Your Creditors Who ditors that you listed in below. creditor and the prop	ho Have Secured Claims in Part 1 of Schedule D: Cre	editors Who Hav	do you intend to do with the property that res a debt?  Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	Did you claim the property as exempt on Schedule C?  No Yes	
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1. For any cre information Identify the Creditor's name:  Description property securing of Creditor's name:  Description Descr	List Your Creditors Who diditors that you listed in below. creditor and the prop  on of debt:	ho Have Secured Claims in Part 1 of Schedule D: Cre	editors Who Hav	do you intend to do with the property that res a debt?  Surrender the property and redeem it Retain the property and enter into a Reaffirmation Agreement.  Retain the property and [explain]:  Surrender the property and redeem it Retain the property and enter into a Reaffirmation Agreement.	Did you claim the property as exempt on Schedule C?  No Yes	

Debtor 1

Marlene Case 16-11212

Doc 1

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Document Page 50 of 63 humber (if known)

Part 2:

**List Your Unexpired Personal Property Leases** 

For any unexpired personal property lease that you listed in <i>Schedule</i> of fill in the information below. Do not list real estate leases. <i>Unexpired leaended</i> . You may assume an unexpired personal property lease if the true	ases are leases that are still in effect; the lease period has not y	
Describe your unexpired personal property leases		Will the lease be assumed?
Lessor's name: Aaron Sales & Lease OW		□ No
Description of leased property:		Yes
Lessor's name:		□ No
Description of leased property:		Yes
Lessor's name:		□ No
Description of leased property:		Yes
Lessor's name:		□ No
Description of leased property:		Yes
Lessor's name:		□ No
Description of leased property:		Yes
Lessor's name:		□ No
Description of leased property:		Yes
Lessor's name:		□ No
Description of leased property:		Yes
Part 3: Sign Below		
Under penalty of perjury, I declare that I have indicated my intention abo personal property that is subject to an unexpired lease.	out any property of my estate that secures a debt and any	
🗶 /s/ Marlene Elaine Burton		
Signature of Debtor 1 Sig	nature of Debtor 2	
	te	
MM / DD / YYYY	MM / DD / YYYY	

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

ín re		
Marlene Elaine Burton / Debtor	Case No:	
	Chapter: Chapter 7	
DISCLOSURE OF CO	OMPENSATION OF ATTORNEY FOR DEBTOR	
compensation paid to me within one year before the filing of	(b), I certify that I am the attorney for the above named debtor(s) and that f the petition in bankruptcy, or agreed to be paid to me, for services emplation of or in connection with the bankruptcy case is as follows:	
For legal services, I have agreed to accept	\$1,895.00	
Prior to the filing of this statement I have received	\$465.00	
Balance Due	\$1,430.00	
2. The source of the compensation paid to me was:		
Debtor(s) Other: (specify		
3. The source of compensation to be paid to me is:		
Debtor(s) Other: (specify		
outer. (speen)	npensation with any other person unless they are members and associates	
of my law firm.	ipensation with any other person unless they are members and associates	
I have agreed to share the above-disclosed compen	nsation with a other person or persons who are not members or associates	
5. In return for the above-disclosed fee, I have agreed to re		
case, including:	ander regar sorvice for an aspects of the bankruptey	
a. Analysis of the debtor's financial situation, and rer	ndering advice to the debtor in determining whether to file a petition in	
pankruptcy;		
b. Preparation and filing of any petition, schedules, st	tatements of affairs and plan which may be required;	
Democratical of the debter of the mosting of and	liana and annotation bearing and annotation and bearings about the	
c. Representation of the debtor at the meeting of cred	litors and confirmation hearing, and any adjourned hearings thereof;	
5. By agreement with the debtor(s), the above-disclosed fe	<u> </u>	. 41
chapter, judicial lien avoidances, dischargeability actions, oth	dates, amendments to schedules, adversary complaints or conversions to another contested matters except the first meeting of creditors.	)ln(
	CERTIFICATION	
	e statement of any agreement or arrangement for	
payment to me for representation of the debtor(s) in this	s hankruntov proceedings	
Date: 03/29/2016	/s/ Jason Kyle Nielson	
Date	Signature of Attorney	
	Geraci Law L.L.C.	
	Name of law firm	

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File Gesasi 4aw F ase 16-11212 Doc 1 File **#95351/43W Entro** National Headquarters: 55 E. Monroe Steet #3400 Chicago and B ted 03/31/16.16.16.22.51acii.Desa Main. 52 of 63 Case 16-11212

Date: 2/23/2016

Consultation Attorney: DDL

Record #: 703-897



### **Chapter 7 Retainer Agreement**

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

. This amount does NOT INCLUDE court filing fees of \$335, or costs Attorney fees for the Chapter 7 bankruptcy are \$ 2495 for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter 7, including preparation of my bankruptcy petition, schedules and other documents, first341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filling fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

(Joint Debtor) Representing Geraci Law L.L.C. rev 150511 Attorney for the Debtor(s)

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marlene Elaine Burton / Debtor	Bankruptcy Docket #:
	Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/22/2016 /s/ Marlene Elaine Burton

**Marlene Elaine Burton** 

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Marlene Elaine Burton / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 03/22/2016	/s/ Marlene Elaine Burton		
	Marlene Elaine Burton		
Dated: 03/29/2016	/s/ Jason Kyle Nielson		
	Attorney: Jason Kyle Nielson	—	

Case 16-11212 Doc 1 Filed 03/31/16 / Entered 03/31/16 16:42:51 Desc Main Page 56 of 63 Document **Burton** Case Number (if known) Elaine Marlene Debtor 1 **Answer These Questions for Reporting Purposes** Part 6: 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? Do you estimate that after any exempt property is No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 25,001-50,000 1,000-5,000 1-49 18. How many creditors do 5,001-10,000 50,001-100,000 you estimate that you **50-99** 10,001-25,000 ☐ More than 100,000 100-199 200-999 □\$500,000,001-\$1 billion \$1,000,001-\$10 million \$0-\$50,000 How much do you □\$1,000,000,001-\$10 billion \$10,000,001-\$50 million **550,001-\$100,000** estimate your assets to ■\$10,000,000,001-\$50 billion \$50,000,001-\$100 million be worth? \$100,001-\$500,000 ☐More than \$50 billion □ \$100,000,001-\$500 million ☐ \$500,001-\$1 million ☐\$500,000,001-\$1 billion \$1,000,001-\$10 million \$0-\$50,000 How much do you □\$1,000,000,001-\$10 billion \$10,000,001-\$50 million \$50,001-\$100,000 estimate your liabilities □\$10,000,000,001-\$50 billion \$50,000,001-\$100 million **\$100,001-\$500,000** to be? ☐ More than \$50 billion \$100,000,001-\$500 million \$500,001-\$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Signature of Debtor 2

MM / DD / YYYY

Executed on :

Executed on

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,		ſ	Document	Page 57 of 63	
Fill in this in	nformation to identify	your case:			
Debtor 1	Marlene	Elaine	Burton		
DCDIO! 1	First Name	Middle Name	Last Name	· ·	
Debtor 2 (Spouse, if fling)	First Name	Middle Name	Last Name	<b>-</b>   ·	
	s Bankruptov Court for the	e: <u>NORTHERN</u> District o	f ILLINOIS		•
Case Numbe	, .		(State)		
(If known)			<del></del>		Check if this is an amended filing
<u> </u>				<del></del>	<b>_</b>
	•				•
Official	'arm 106 Da	•			
Official F	orm 106 Dec	<u>g</u>			
Declara	tion About	an Individual (	Debtor's Sci	hedules	12/15
If two married	noonle are filing toge	ther, both are equally res	nonsible for supplying	correct information	
					• :
You must file t	his form whenever yo	ou file bankruptcy schedu	iles or amended sched	lules. Making a false statemer sult in fines up to \$250,000, or	ent, concealing property, or or imprisonment for up to 20
	ay or property by frai .18 U.S.C. §§ 152, 134		anauptcy case can re-	Suit in lines up to 4200,000, or	· · · · · · · · · · · · · · · · · · ·
	Sign Below				
Did you pa	y or agree to pay son	neone who is NOT an atto	rney to help you fill ou	it bankruptcy forms?	
No No			•		
Yes.	Name of Person				tcy Petition Preparer's Notice, Declaration, and
_	•			Signature (Offici	ial Form 119).
1					
Under pena correct.	aity of perjury, I decis	are that I have read the su	mmary and schedules	filed with this declaration and	nd that they are true and
	alty of perjury, I decla	are that I have read the su	mmary and schedules	filed with this declaration and	nd that they are true and
correct.	aity of perjury, I decla	<u> </u>	mmary and schedules		nd that they are true and

Date MM / DD / YYYY

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Debtor 1	Marlene	Elaine	Burton	Case Number (if known)	-
	First Name	Middle Name	Last Name		
28 Win	thin 2 years before y titutions, creditors,	ou filed for bankruptcy, did or other parties.	you give a financial statement	to anyone about your business? Include all financial	
	No.				
	Yes. Fill in the detail	980chol Thora			
	:	Batells	<b>1050</b>	,	
Part 1:	2: Sign Below				
ansı in c	on here ourst over more	rrect. I understand that mak akruptcy case can result in t	ring a false statement, conceal	s, and I declare under penalty of perjury that the ing property, or obtaining money or property by fraud pament for up to 20 years, or both.	
×	Signature of Debtor	u Bout	Signature of	of Debtor 2	,
***************************************	Date 3 ,22 MM / DD /	72016 YYYY	Date	/ DD / YYYY	
Did	you attach addition	al pages to <i>Your Statement</i>	of Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?	
	No Yes				
Did	you pay or agree to	pay someone who is not ar	attorney to help you fill out b	ankruptcy forms?	
	No "				
	Yes. Name of pers	on		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
1					

Entered 03/31/16 16:42:51 Desc Main Case 16-11212 Doc 1 Filed 03/31/16 Page 59: QfN GaBer (if known)\_\_\_\_\_ **Document** Marlene Elaine Debtor 1 ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: Part 3: Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease. Signature of Debtor 2 Date

MM / DD / YYYY

## Case 16-11212 Doc 1 Filed 03/31/16 Entered 03/31/16 16:42:51 Desc Main DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2
  YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District
  Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend
  you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes
  and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above
  time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 8. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others. e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankriptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!

Dated: 3 / 22 /2016

Marlene Elaine Burton

X Date & Sign

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re

Marlene Elaine Burton / Debtor

Bankruptcy Docket #:

Judge:

### VERIFICATION OF CREDITOR MATRIX.

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

TO THE TRANSPORT OF THE PROPERTY OF THE PROPER

Dated: 3 / 22/2016

Marley Briley

Marlene Elaine Burton

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Elaine Case Number (if known) Marlene Debtor 1 Debtor 1. Debtor 2 or non-filing,spouse \$0.00 \$0.00 Unemployment compensation Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:..... For your spouse ..... Pension or retirement income. Do not include any amount received that was a \$0.00 \$0.00 benefit under the Social Security Act. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c. \$400.00 0.00 10a. Daughter's link \$0.00 0.00 \$400.00 \$0.00 10c. Total amounts from separate pages, if any. 11. Calculate your total current monthly income. Add lines 2 through 10 for each \$2,615.80 \$0.00 \$2,615.80 column. Then add the total for Column A to the total for Column B. Part 2: Determine Whether the Means Test Applies to You 12. Calculate your current monthly income for the year. Follow these steps: \$2,615,80 12a. Copy your total current monthly income from line 11.... x 12 Multiply by 12 (the number of months in a year). 12b. \$31,389.60 12b. The result is your annual income for this part of the form. 13. Calculate the median family Income that applies to you. Follow these steps: Fill in the state in which you live. IL Fill in the number of people in your household. 3 \$72,343.00 Fill in the median family income for your state and size of household. .... To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. X ine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. **Marlene Elaine Burton** if you checked line 14a, do NOT fill out or file Form 122A-2. If you checked line 14b, fill out Form 122A-2 and file it with this form.

Form B 201A, Notice to Consumer Debtor(s)

In re Mariene Elaine Burton / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 5 /2/2016

Marlene Elaine Burton

X Date & Sign

Attorney: Joseph Dele